

Information to identify the case:

Debtor 1	<u>David Couchenour</u>	Social Security number or ITIN	xxx-xx-5798
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan A. Couchenour</u>	Social Security number or ITIN	xxx-xx-3754
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20280-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Couchenour

Susan A. Couchenour

6/28/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Couchenour
Susan A. Couchenour
Debtors

Case No. 23-20280-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 28, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David Couchenour, Susan A. Couchenour, 14081 Lexington Place, North Huntingdon, PA 15642-1485
15571681	+ Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
15570988	+ Atlantic Diagnostic Laboratories, 3520 Progress Drive, Suite C, Bensalem, PA 19020-5810
15569338	+ BMO Harris, 5565 Glen Ridge Connector, Atlanta, GA 30342-4756
15569349	+ Magisterial District Judge 50-3-04, Honorable David T. Kovach, 9028 Marshall Road, Cranberry Twp, PA 16066-3604
15571005	+ Premier Medical Associates, 3824 Northern Pike Suite 700, One Monroeville Center, Monroeville, PA 15146-4048
15569352	+ Premier Medical Associates, PO Box 643773, Pittsburgh, PA 15264-3773
15569362	+ USX FCU, PO Box 1728, Cranberry Twp, PA 16066-0728
15569364	+ Usx Federal Credit Union, 100 Blair Blvd., New Stanton, PA 15672-9458
15569363	Usx Federal Credit Union, P O Box 3780, Harrisburg, PA 17105

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 29 2023 04:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 29 2023 04:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2023 00:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jun 29 2023 04:21:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15571680	^ MEBN	Jun 29 2023 00:27:26	Advanced Wound Center, c/o Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
15569337	^ MEBN	Jun 29 2023 00:28:16	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15569341	+ EDI: CAPITALONE.COM	Jun 29 2023 04:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15569339	+ EDI: CAPITALONE.COM	Jun 29 2023 04:21:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 39

15569344	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2023 00:29:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15569343	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2023 00:29:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
15570996	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2023 00:29:00	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
15570997	^ MEBN	Jun 29 2023 00:28:21	GreenSky, PO Box 2730, Alpharetta, GA 30023-2730
15569345	+ Email/Text: bankruptcy@greenskycredit.com	Jun 29 2023 00:28:00	Greensky LLC, 1797 Ne Expressway, Atlanta, GA 30329-2451
15569346	+ Email/Text: bankruptcy@greenskycredit.com	Jun 29 2023 00:28:00	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
15569348	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 29 2023 00:30:00	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
15569347	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 29 2023 00:30:00	Keybank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15569350	+ Email/PDF: lossmitigation@nwfcu.org	Jun 29 2023 00:54:58	Northwest Federal Credit Union, 200 Spring, Herndon, VA 20170-5292
15569351	+ Email/PDF: lossmitigation@nwfcu.org	Jun 29 2023 00:38:41	Northwest Federal Credit Union, Attn: Bankruptcy, 200 Spring St, Herndon, VA 20170-5292
15569353	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 29 2023 00:36:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15569354	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 29 2023 00:36:00	Quicken Loans / Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
15569355	Email/Text: amieg@stcol.com	Jun 29 2023 00:28:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15571008	Email/Text: amieg@stcol.com	Jun 29 2023 00:28:00	State Collection Service, 2509 S. Stoughton Road, PO Box 6250, Madison, WI 53716-0250
15569357	+ EDI: RMSC.COM	Jun 29 2023 04:21:00	SYNCB/Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15569356	+ EDI: RMSC.COM	Jun 29 2023 04:21:00	SYNCB/Home Design, C/o Po Box 965036, Orlando, FL 32896-0001
15569486	+ EDI: RMSC.COM	Jun 29 2023 04:21:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15569359	+ EDI: RMSC.COM	Jun 29 2023 04:21:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15569358	+ EDI: RMSC.COM	Jun 29 2023 04:21:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15571013	EDI: WTRRN BANK.COM	Jun 29 2023 04:21:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
15569361	+ EDI: WTRRN BANK.COM	Jun 29 2023 04:21:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15569360	+ EDI: WTRRN BANK.COM	Jun 29 2023 04:21:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 31

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
15570987	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15571682	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15571683	*+	Atlantic Diagnostic Laboratories, 3520 Progress Drive, Suite C, Bensalem, PA 19020-5810
15570989	*+	BMO Harris, 5565 Glen Ridge Connector, Atlanta, GA 30342-4756
15571684	*+	BMO Harris, 5565 Glen Ridge Connector, Atlanta, GA 30342-4756
15569342	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15570992	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15570993	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15571687	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15571688	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15569340	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15570990	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15570991	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15571685	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15571686	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15570995	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15571690	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15570994	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, P.o. Box 3412, Omaha, NE 68197
15571689	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, P.o. Box 3412, Omaha, NE 68197
15571691	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
15571692	*	GreenSky, PO Box 2730, Alpharetta, GA 30023-2730
15570998	*+	Greensky LLC, 1797 Ne Expressway, Atlanta, GA 30329-2451
15571693	*+	Greensky LLC, 1797 Ne Expressway, Atlanta, GA 30329-2451
15570999	*+	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
15571694	*+	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
15571001	*+	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
15571696	*+	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
15571000	*+	Keybank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15571695	*+	Keybank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15571002	*+	Magisterial District Judge 50-3-04, Honorable David T. Kovach, 9028 Marshall Road, Cranberry Twp, PA 16066-3604
15571697	*+	Magisterial District Judge 50-3-04, Honorable David T. Kovach, 9028 Marshall Road, Cranberry Twp, PA 16066-3604
15571003	*+	Northwest Federal Credit Union, 200 Spring, Herndon, VA 20170-5292
15571698	*+	Northwest Federal Credit Union, 200 Spring, Herndon, VA 20170-5292
15571004	*+	Northwest Federal Credit Union, Attn: Bankruptcy, 200 Spring St, Herndon, VA 20170-5292
15571699	*+	Northwest Federal Credit Union, Attn: Bankruptcy, 200 Spring St, Herndon, VA 20170-5292
15571700	*+	Premier Medical Associates, 3824 Northern Pike Suite 700, One Monroeville Center, Monroeville, PA 15146-4048
15571006	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15571701	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15571007	*+	Quicken Loans / Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
15571702	*+	Quicken Loans / Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
15571703	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S. Stoughton Road, PO Box 6250, Madison, WI 53716-0250
15571010	*+	SYNCB/Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15571705	*+	SYNCB/Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15571009	*+	SYNCB/Home Design, C/o Po Box 965036, Orlando, FL 32896-0001
15571704	*+	SYNCB/Home Design, C/o Po Box 965036, Orlando, FL 32896-0001
15571012	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15571707	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15571011	*+	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15571706	*+	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15571708	*	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 39

15571015	*+	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15571710	*+	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15571014	*+	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15571709	*+	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15571016	*+	USX FCU, PO Box 1728, Cranberry Twp, PA 16066-0728
15571711	*+	USX FCU, PO Box 1728, Cranberry Twp, PA 16066-0728
15571018	*+	Usx Federal Credit Union, 100 Blair Blvd., New Stanton, PA 15672-9458
15571713	*+	Usx Federal Credit Union, 100 Blair Blvd., New Stanton, PA 15672-9458
15571017	*	Usx Federal Credit Union, P O Box 3780, Harrisburg, PA 17105
15571712	*	Usx Federal Credit Union, P O Box 3780, Harrisburg, PA 17105

TOTAL: 1 Undeliverable, 60 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Susan A. Couchenour julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor David Couchenour julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 5